



Volume 3 2010

State of Michigan Retirees For Your Benefit

provides a variety of timely information related
to your health care benefits and needs

In this issue of For Your Benefit

Enjoy Xtra savings this holiday	1
Alcohol and seniors: when is drinking a problem?	3
BCBSM's practices safeguard your personal information	6
Antibiotics or no antibiotics?	8
Lower your salt intake to improve your health	9
It's a great time to explore new ways to get fit	10

Enjoy Xtra savings this holiday

If you haven't checked out the great savings available through Blue Cross Blue Shield of Michigan's member savings programs, the holiday season is the perfect time to do so.

Our member savings programs – Healthy Blue Xtras and Blue 365 — can help Michigan Blues members cut dollars out of your wish list. Many of these offers would make great holiday gifts. (You did include yourself on your holiday list, didn't you?) Just show your BCBSM ID card, and enjoy the savings.

Here are just a few of our new offers:

Massage Envy®

Michigan Blues members can now purchase a discounted membership at participating Michigan Massage Envy locations, which includes a one-hour massage session each month, plus discounts on additional massages.

Xtra holiday savings continued on pg 2



healthybluextrasSM



Xtra holiday savings continued from pg 1

Walkingspree

Experts suggest walking at least 10,000 steps a day for health, and Walkingspree can help you get there. Michigan Blue Cross members receive \$20 off the iWalk Combo package, which includes a pedometer and a full-year membership to the online walking program.

The Michigan Athletic Club

The Michigan Athletic Club — along with its sister clubs, East Hills and Orchard Hills Swim & Sports Club — can help Grand Rapids citizens get fit. Blues members get their enrollment fee waived (a \$150 value), and two free one-hour personal training sessions (a \$120 value).

Yen Yoga & Fitness

Michigan Blues members receive 10 percent off all packages and memberships at this Traverse City destination that offers yoga, spinning and other fitness programs.

You can holiday shop at all of our Michigan healthybluextra and national Blue365 retailers, too:

Michigan

Powerhouse Gym®

Exercise Warehouse

American Cycle and Fitness

Moosejaw

National

AnyTime Fitness®

Reebok

NutriSystem®

Snap Fitness

Jenny Craig®

To see details on these and all of our exclusive member offers, just log in to **bcbsm.com/xtras**.

And did you know...?

You don't have to wait for the New Year to resolve to get healthy. Just log in to Member Secured Services at **bcbsm.com/xtras** and click on the Health and Wellness tab to access an array of useful health tools.



Alcohol and seniors: when is drinking a problem?

Adults of any age can have problems with alcohol. In general, older adults don't drink as much as younger people, but they can still have trouble with drinking. As people get older, their bodies change. They can develop health problems or chronic diseases. They may take more medications than they used to. All of these changes can make alcohol use a problem for older adults.

A national survey on drug use and health found that about 40 percent of adults age 65 and older drink alcohol. Most of them don't have a drinking problem, but some of them drink too much. Sometimes people don't know they have a drinking problem. Men are more likely than women to have problems with alcohol.¹

Older adults may drink for different reasons than do younger adults. Some have been drinking for many years and are physically dependent on alcohol. Others start drinking later in life because of health problems, boredom after retirement or loneliness after the death of a spouse or close friend. Feeling tense or depressed can also trigger drinking.

Drinking can lead to health problems

Aging lowers the body's tolerance for alcohol. This means that older adults can experience the effects of alcohol, such as slurred speech and lack of coordination, more readily than when they were younger. An older person can develop problems with alcohol even though his or her drinking habits have not changed.

Drinking too much alcohol can cause health problems. Heavy drinking over time can damage the heart, the brain and especially the liver. People who drink heavily for a long time can develop diseases such as liver inflammation (alcoholic hepatitis) or severe liver scarring (cirrhosis). Alcohol-related liver disease can cause death.

Alcohol and seniors continued on pg 4

¹ **National Institutes of Health.** *National Institute on Alcohol Abuse and Alcoholism.* **Gallup News Service,** August 2, 2007.



Alcohol and seniors continued from pg 3

Drinking too much alcohol can make some health conditions worse and counteract with some medications. These health conditions include diabetes, high blood pressure, congestive heart failure, liver problems and memory problems. Many older adults take medicines, including prescription drugs, over-the-counter drugs and herbal remedies. Drinking alcohol can cause certain medicines not to work properly and other medicines to become more dangerous or even deadly. Mixing alcohol and some medicines can cause sleepiness, confusion or lack of coordination, which may lead to accidents and injuries. It also may cause nausea, vomiting, headaches and other health problems.

Medicines and drinking don't mix

Dozens of medicines interact with alcohol, with possible negative effects. Here are some examples.

- Taking aspirin or arthritis medications and drinking alcohol can increase the risk of bleeding in the stomach.
- Taking the painkiller acetaminophen in large doses and drinking alcohol can increase the chances of liver damage.
- Taking cold and allergy medicines that contain antihistamines often make people sleepy. Drinking alcohol can make this drowsiness worse and impair coordination.
- Drinking alcohol and taking some medicines that aid sleep, reduce pain or relieve anxiety or depression can cause sleepiness and poor coordination.
- Drinking alcohol and taking medications for high blood pressure, diabetes, ulcers, gout and heart failure can make those conditions worse.

Medications stay in the body for at least several hours. So, there can still be a problem if you drink alcohol hours after taking a pill. Read the labels on all medications and follow the directions. Some medication labels warn people not to drink alcohol when taking the medicine. Ask a doctor, pharmacist or other health care provider whether it's okay to drink alcohol while taking a certain medicine.

Alcohol and seniors continued on pg 5



Alcohol and seniors continued from pg 4**How alcohol affects you**

Drinking alcohol affects your body and safety in many ways. The effects can lead to physical and mental changes that can put alcohol users and others at risk of injury or death. Possible dangers include falls, household accidents and car crashes.

Alcohol affects men and women differently. In general, older men have more physical problems with alcohol compared to older women. But women are more sensitive to the effects of alcohol. Women tend to break alcohol down more slowly. Also, women have less water in their bodies than men, so alcohol becomes more concentrated. As a result, women may become more impaired than men after drinking the same amount.

For both men and women, drinking slows reaction times and coordination and interferes with eye movement and information processing. People who drink just a moderate amount can have traffic accidents, possibly resulting in injury or death to themselves and others.

Getting help

Most people with alcohol problems can be treated successfully. People who are alcohol dependent and those who abuse alcohol and cannot stay within healthy drinking limits should stop drinking altogether. Others can cut back until their drinking is under control. Changing drinking habits isn't easy. Often it takes more than one try to succeed.

People don't have to go it alone. There are plenty of sources of help. A doctor can help decide the best treatment for people with alcohol problems. Many people need more than one kind of treatment.

Alcohol and seniors continued on pg 11

How much should you drink?

In general, healthy men and women over age 65 should not drink more than seven drinks a week. Drinking more than this amount puts people at risk of serious alcohol problems. How much is one alcoholic drink? A standard drink contains about 0.6 fluid ounces of pure alcohol.

A single drink can be:

- One 12-ounce can or bottle of regular beer, ale or wine cooler.
- One 8- or 9-ounce can or bottle of malt liquor.
- One 5-ounce glass of wine.
- One 1.5-ounce shot glass of hard liquor such as whiskey, gin, vodka or rum. The label on the bottle will say "80 proof."

Not all drinks are served in standard sizes. For example, a mixed drink can contain as many as three or even more standard drinks, depending on the type of liquor and the recipe. Also, light beer has almost as much alcohol as regular beer — about 85 percent as much.



BCBSM's practices safeguard your personal information

Most of us believe that our medical and other health information is private and should be protected, and we want to know who has this information. The Privacy Rule, a federal law, gives you rights over your health information and sets rules and limits on who can look at and receive your health information. The Privacy Rule applies to all forms of individuals' protected health information, whether electronic, written or oral. The Security Rule, a federal law that protects health information in electronic form, requires entities covered by the Health Insurance Portability and Accountability Act (HIPAA) to ensure that electronic protected health information is secure.

Receive a notice that tells you how your health information is used and shared

You can learn how your health information is used and shared by your provider or health insurer. They must give you a notice that tells you how they may use and share your health information and how you can exercise your rights. In most cases, you should get this notice on your first visit to a provider, and you can ask for a copy at any time.

Why you are asked to sign a form

The law requires your doctor, hospital or other health care provider you see in person to ask you to state in writing that you received the notice. Often, that means the doctor will ask you to sign a form stating that you received the notice that day.

- The law does not require you to sign the acknowledgement of receipt of the notice.
- Signing does not mean you have agreed to any special uses or disclosures of your health records.
- Refusing to sign the acknowledgement does not prevent the entity from using or disclosing health information as the rule permits.
- If you refuse to sign the acknowledgement, the provider must keep a record that they failed to obtain your acknowledgement.

What is in the notice

The notice describes:

The ways the Protected Health Information (PHI) allows the covered entity to use and disclose protected health information. It must also explain that the entity will get your permission before using your health records for any other reason.

- The covered entity's duties to protect health information privacy.
- Your privacy rights, including the right to complain to the U.S. Department of Health & Human Services (HHS) and to the covered entity if you believe your privacy rights have been violated.
- BCBSM's practices safeguard your personal information



*Blue Cross Blue Shield of Michigan does not control this website or endorse its general content.

- BCBSM follows strict procedures to protect the confidentiality of your personal health information. BCBSM, its vendors and employees are prohibited from releasing PHI to anyone without your authorization, unless the disclosure is permitted by federal privacy regulations. Disclosure of your PHI to health care providers and health plans is permissible when the disclosure is needed for the purposes of treatment, payment or health care operations.

How we protect your confidential information

All BCBSM employees have been trained on the need to keep member information private. They also have received explicit instructions on the procedures they must follow any time they handle that information. Each year, BCBSM's employees recertify in writing their commitment to comply with BCBSM's Code of Conduct. This code requires employees to comply with all corporate policies, including those related to the protection of PHI.

If it is necessary for an employee to release your confidential information to others at BCBSM to process claims or resolve other issues related to your coverage, only the minimum necessary information will be disclosed to those employees who have an established need to know it. Employees who violate member privacy are disciplined.

For more information, please visit hhs.gov* or go to bcbsm.com.

Source: U.S. Department of Health & Human Services

Did you know that you...

Have the right to review your medical records

To do so, you must schedule an appointment with your physician's office during regular business hours. The physician is permitted to charge you copying costs for any records you want to keep. In most cases, your copies must be given to you within 30 days, but this can be extended for another 30 days if you are given a reason.

Can have corrections added to your health information

You can ask to change any wrong information in your file or add information to your file if it is incomplete. For example, if you and your hospital agree that your file has the wrong result for a test, the hospital must change it. Even if the hospital believes the test result is correct, you still have the right to have your disagreement noted in your file.



Antibiotics or no antibiotics?

Antibiotics are strong medicines that can stop some infections and save lives. For more than two generations, these powerful medications have kept many deadly bacterial infections in check and added 10 years to the average American's life. But antibiotics can cause more harm than good when they aren't used the way they should be.

You should always consult your doctor before using antibiotics; however, the following questions and answers can help you understand these medications and take them correctly.

Crucial questions and answers

Q. Do antibiotics work against all infections?

No. Antibiotics work only against bacterial infections, not viral infections.

Q. What is "bacterial resistance"?

Antibiotics usually kill bacteria or stop them from growing, but some bacteria have grown stronger and antibiotics won't work against them. These stronger bacteria are called "resistant" because they resist antibiotics. Resistant bacteria develop when antibiotics are used too often or incorrectly. A few kinds of resistant bacteria are untreatable. If you take antibiotics to treat germs that are resistant to those germs, your infection can last longer or get worse. You might have to make several visits to your doctor, and you might have to take different medicines or go to a hospital to get antibiotics administered through your veins. Every time you take antibiotics when you don't need them, you increase the chance you'll get an illness caused by germs resistant to antibiotics.

Q. What can I do to help my family and myself?

Don't expect antibiotics to cure every illness. Don't take them for colds or flu. Often, the best thing you can do is let colds and flu run their course, which can sometimes take two weeks or more. But call your doctor if your illness gets worse after that.

Q. When are antibiotics needed?

That depends on what's causing your infection. Here are some basic guidelines:

- **Cough or bronchitis:** Viruses almost always cause these. However, if you have a lung condition or the illness lasts a long time, your infection may be caused by bacteria, and your doctor may decide to try an antibiotic treatment.
- **Sore throat:** Most sore throats are caused by viruses and don't require antibiotics. But bacteria cause strep throat, which requires treatment with antibiotics. A throat swab and a lab test are needed before your doctor will prescribe an antibiotic for a sore throat.
- **Ear infections:** Antibiotics are used for most, but not all, of these infections. Many times, antibiotic treatment is delayed to see if symptoms can be resolved without these drugs.
- **Sinus infections:** You may need an antibiotic if you have a headache and yellow or green mucus coming from your nose.

Q. How should I take an antibiotic my doctor prescribes?

Follow your doctor's directions carefully. Don't stop taking it because you feel better. Taking less of an antibiotic when you need it will not help prevent antibiotic resistance.

Lower your salt intake to improve your health

Keeping your salt intake in check is an important way to improve your health and guard against a number of health problems. If you're trying to manage salt intake, a good place to start is to understand which foods are high in salt, and be clear on how much salt you should have every day.

The American Heart Association recommends that people over 40 consume no more than 1,500 milligrams of sodium per day, which amounts to approximately one teaspoon of salt each day. Most Americans consume twice this recommended daily amount, according to a recent study conducted by the Centers for Disease Control and Prevention.

Although we may be on the lookout for foods that taste salty like potato chips or French fries, many foods that don't taste particularly salty, like certain breads or pasta, can be contributors to the salt problem. The five foods that have been identified as the source of most of the salt in the American diet are yeast breads, chicken and chicken dishes, pizza, pasta dishes and cold cuts.

Lowering sodium intake can reduce your blood pressure levels and lower your risk for stroke and kidney disease. So what can you do to get on the right track for a low sodium diet? These suggestions can help you stay on course:

- **Know your recommended daily limits for salt intake.** Remember, less than one teaspoon of salt each day is the general recommendation for older adults. If you're managing high blood pressure, however, your doctor may recommend lower levels of salt to regulate your blood pressure.

- **Become a devout reader of food labels.** To find out how much sodium you're eating, check food labels and request the nutritional information when you're eating at a restaurant.
- **Choose the basics.** Foods that are the least processed, such as fruit and vegetables, are the options with the least sodium. As for meats, roast beef is the deli meat with the lowest sodium, and a four-ounce steak is a lower-sodium option than a four-ounce bratwurst.
- **Consider the DASH diet.** The Dietary Approaches to Stop Hypertension (DASH) diet is an eating plan that is low in salt and includes fresh fruit and vegetables as well as low-fat or nonfat dairy.

For more information about managing your salt intake, go to **dashdiet.org**.*

Sources: Centers for Disease Control and Prevention
The American Heart Association



It's a great time to explore new ways to get fit

Walking for fitness is very beneficial, but you don't have to limit yourself to the tried and true forms of exercise. There are fun and easy exercises you can do to strengthen your body — as well as your mind — that can be done in addition to walking. Of course, before you start any new workout regimen, discuss it with your doctor. If you're considering new ways to get moving, here are a few great activities that can help you stay in shape and have a little fun in the process.

Get fit with water aerobics

The weather outside may be getting chilly, so you may not think about a swimming pool, but water exercise is a great way for you to shape up while cooling down this summer. A water aerobics class for older adults provides a great opportunity to become physically fit while enjoying the water.

Similar to traditional aerobics, water aerobics works almost every part of the body. However, when doing water aerobics, there is no strain on the joints; tension is actually released because all movements are done under water.

Older adults who participate in water aerobics typically experience an increase in metabolism, improvement in range of motion and stronger muscles and bones. These benefits are attributed to the water's resistance. In fact, you can burn more calories by exercising in water than you can while engaging in exercise outside of the water.



Tai chi promotes mind and body fitness

Tai chi is a mind-body exercise that has been used for centuries to improve concentration and physical well-being. This low-impact aerobic exercise combines breathing exercises with a series of slow, gentle, continuous movements that are particularly suitable for older people.

Tai chi is not a strenuous form of exercise, but instead focuses on stretching in order to develop stronger muscles. The exercise also involves shifting weight from one leg to another, which can improve balance and posture.

Practicing tai chi can decrease the risk of falling. In addition, because the exercise is low impact, it's a good choice for those who may have knee and hip limitations.

If you experience pain when attempting traditional exercise, tai chi may be a gentle alternative to get you moving. These tips are helpful for beginners:

- Enroll in a tai chi class tailored for your age group.
- Before you start, warm up your muscles by walking or doing other gentle movements for five to 10 minutes. Remember to cool down for 10 minutes after you're done.
- Don't attempt to exceed your range of motion. Modify the movements as necessary, depending on how flexible you are.

Line dancing: a lively, low-impact workout

Line dancing provides a fun way to get a low-impact workout that is easy on the joints. In line dancing, a group is taught a sequence of dance steps and repeats that sequence throughout the duration of the song while standing in a line.

Learning line dancing is a great way to sharpen your hearing, vision and mental alertness. Dancing provides an opportunity for you to meet new people and increase your brain functionality while exercising.

Dancing also provides the perfect blend of mental and physical exertion that may help to delay the onset of Alzheimer's disease. The continual thought process used to remember steps combines with moderate exertion to keep your mind and body sharp.

Some of the health benefits of dancing include:

- Improved cardiovascular and muscular strength and flexibility
- Better regulation of blood pressure levels
- Greater coordination, resulting from doing different movements
- Line dancing can aid in weight control; half an hour of continuous line dancing can burn an average of 300 calories

Look for dance classes and other fun fitness activities at community centers, dance studios and fitness centers in your community.

For more information on getting fit, visit **bcbsm.com**.

Alcohol and seniors *continued from pg 5*

Medications, family support and support groups such as Alcoholics Anonymous (AA). AA's "12-step" program helps people recover from alcohol dependence. Its meetings are open to anyone who wants to stop drinking. Attending self-help groups is beneficial for many people who want to stop drinking. Many people continue to go to support groups even after medical treatment for their alcohol problems ends.

There are some other actions you can take to help change drinking habits:

- Remove alcohol from the home.
- Sip slowly and eat food when drinking.
- Say "no thanks" or "I'll have a soda instead" when offered a drink. If tempted to drink, think about the reasons for changing, talk to someone or get involved with a non-drinking activity.

- Avoid drinking when angry, upset or having a bad day.
- Stay away from people who drink a lot and the places where drinking happens.
- Use the time and money spent on drinking to do something fun.

For more information about dealing with alcohol problems, call the National Institute on Alcohol Abuse and Alcoholism at 301-443-3860.



Sources: **National Institutes of Health**; *Department of Health and Human Services National Institute on Alcohol Abuse and Alcoholism*. **Gallup News Service**, August 2, 2007.

For Your Benefit

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1-800-843-4876

Our customer service representatives are available from 8 a.m. to 6 p.m. Monday through Friday excluding holidays.

To write

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